

<i>SERFF Tracking Number:</i>	<i>HART-125531199</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>Hartford Casualty Insurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$50</i>
<i>Company Tracking Number:</i>	<i>FN.13.408.2008.07 (F)</i>		
<i>TOI:</i>	<i>17.0 Other Liability - Claims Made/Occurrence</i>	<i>Sub-TOI:</i>	<i>17.0000 Other Liability Sub-TOI Combinations</i>
<i>Product Name:</i>	<i>Commercial General Liability</i>		
<i>Project Name/Number:</i>	<i>TRIPRA - Expedited Commercial General Liability Terrorism Forms/FN.13.408.2008.07 (F)</i>		

## Filing at a Glance

Companies: Hartford Casualty Insurance Company, Hartford Insurance Company of the Midwest, Hartford Underwriters Insurance Company, Property and Casualty Insurance Company of Hartford, Twin City Fire Insurance Company, Hartford Accident and Indemnity Company, Hartford Fire Insurance Company

Product Name: Commercial General Liability	SERFF Tr Num: HART-125531199	State: Arkansas
TOI: 17.0 Other Liability - Claims Made/Occurrence	SERFF Status: Closed	State Tr Num: EFT \$50
Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations	Co Tr Num: FN.13.408.2008.07 (F)	State Status: Fees verified and received
Filing Type: Form	Co Status:	Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding
	Authors: Jane Croucher, Joyce Driscoll, Claire Dubord, Marilu Gonzalez, David Logan	Disposition Date: 03/14/2008
	Date Submitted: 03/12/2008	Disposition Status: Approved
Effective Date Requested (New): 12/26/2007		Effective Date (New):
Effective Date Requested (Renewal): 12/26/2007		Effective Date (Renewal):
State Filing Description:		

## General Information

Project Name: TRIPRA - Expedited Commercial General Liability Terrorism Forms	Status of Filing in Domicile: Pending
Project Number: FN.13.408.2008.07 (F)	Domicile Status Comments:
Reference Organization:	Reference Number:
Reference Title:	Advisory Org. Circular:
Filing Status Changed: 03/14/2008	
State Status Changed: 03/14/2008	Deemer Date:
Corresponding Filing Tracking Number:	
Filing Description:	
TRIPRA - EXPEDITED FILING FOR TERRORISM RISK INSURANCE FORMS	
Other Liability - Commercial General Liability	

SERFF Tracking Number: HART-125531199 State: Arkansas  
First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$50  
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TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations  
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Revising previously filed and approved terrorism forms in response to the Terrorism Risk Insurance Program Reauthorization Act of 2007:

Form HC 23 70 01 08 Cap On Losses From Certified Acts Of Terrorism

Form HC 23 73 01 08 Exclusion Of Certified Acts Of Terrorism

Filing new form in response to TRIPRA:

Form G-3435-0 Cap On Losses From Certified Acts Of Terrorism

The following forms are being submitted for informational purposes only:

Form IH 09 85 01 08 Disclosure Pursuant To Terrorism Risk Insurance Act

Form GN 98 42 17 Offer Of Coverage - Terrorism Risk Insurance Act

Form GN 98 47 16 Confirmation Of Coverage Election - Terrorism Risk Insurance Act

Form G-3318-2 Important Notice To Policyholders Disclosure Pursuant To Terrorism Risk Insurance Act

Form G-3433-0 Important Notice To Policyholders Regarding Terrorism Risk Insurance Act

Form G-3434-0 Important Notice To Policyholders Regarding Terrorism Risk Insurance Act

## Company and Contact

### Filing Contact Information

Marilu Gonzalez, Administrative Assistant

Hartford Plaza HO-2-19

(860) 547-3471 [Phone]

Hartford, CT 06115

(860) 547-4849[FAX]

### Filing Company Information

Hartford Casualty Insurance Company

CoCode: 29424

State of Domicile: Indiana

Hartford Plaza

Group Code: 91

Company Type: Property

Hartford, CT 06115

Group Name:

State ID Number:

(860) 547-5000 ext. [Phone]

FEIN Number: 06-0294398

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Hartford Insurance Company of the Midwest

CoCode: 37478

State of Domicile: Indiana

Hartford Plaza

Group Code: 91

Company Type: Property

Hartford, CT 06115

Group Name:

State ID Number:

(860) 547-5000 ext. [Phone]

FEIN Number: 06-1008026

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SERFF Tracking Number: HART-125531199 State: Arkansas  
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Hartford Underwriters Insurance Company	CoCode: 30104	State of Domicile: Connecticut
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-1222527	

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Property and Casualty Insurance Company of Hartford	CoCode: 34690	State of Domicile: Indiana
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-1276326	

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Twin City Fire Insurance Company	CoCode: 29459	State of Domicile: Indiana
Hartford Plaza	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-0732738	

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Hartford Accident and Indemnity Company	CoCode: 22357	State of Domicile: Connecticut
690 Asylum Ave	Group Code: 91	Company Type: Property
Hartford, CT 06115	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-0383030	

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Hartford Fire Insurance Company	CoCode: 19682	State of Domicile: Connecticut
Hartford Plaza	Group Code: 91	Company Type:
690 Asylum Avenue		
Hartford, CT 06115	Group Name:	State ID Number:
(860) 547-5000 ext. [Phone]	FEIN Number: 06-0383750	

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SERFF Tracking Number: HART-125531199 State: Arkansas

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TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations

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## Filing Fees

Fee Required? Yes

Fee Amount: \$50.00

Retaliatory? No

Fee Explanation: \$50.00 Group

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Hartford Casualty Insurance Company	\$50.00	03/12/2008	18566207
Hartford Insurance Company of the Midwest	\$0.00	03/12/2008	
Hartford Underwriters Insurance Company	\$0.00	03/12/2008	
Property and Casualty Insurance Company of Hartford	\$0.00	03/12/2008	
Twin City Fire Insurance Company	\$0.00	03/12/2008	
Hartford Accident and Indemnity Company	\$0.00	03/12/2008	
Hartford Fire Insurance Company	\$0.00	03/12/2008	

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Edith Roberts	03/14/2008	03/14/2008

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## Disposition

Disposition Date: 03/14/2008

Effective Date (New):

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

### Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	0.000%
Overall Percentage Rate Impact For This Filing	0.000%
Effect of Rate Filing-Written Premium Change For This Program	\$0
Effect of Rate Filing - Number of Policyholders Affected	0

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Explanatory Memorandum	Approved	Yes
Form	Cap On Losses From Certified Acts Of Terrorism	Approved	Yes
Form	Exclusion Of Certified Acts Of Terrorism	Approved	Yes
Form	Cap On Losses From Certified Acts Of Terrorism	Approved	Yes
Form	Disclosure Pursuant To Terrorism Risk Insurance Act	Approved	Yes
Form	Offer Of Coverage - Terrorism Risk Insurance Act	Approved	Yes
Form	Confirmation Of Coverage Election - Terrorism Risk Insurance Act	Approved	Yes
Form	Important Notice To Policyholders Disclosure Pursuant To Terrorism Risk Insurance Act	Approved	Yes
Form	Important Notice To Policyholders Regarding Terrorism Risk Insurance Act	Approved	Yes
Form	Important Notice To Policyholders Regarding Terrorism Risk Insurance Act	Approved	Yes

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## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Cap On Losses From Certified Acts Of Terrorism	HC 23 70 01 08	01 08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 HC 23 70 01 06 Previous Filing #:		HC 23 70 01 08.pdf
Approved	Exclusion Of Certified Acts Of Terrorism	HC 23 73 01 08	01 08	Endorsement/Amendment/Conditions	Replaced Form #:0.00 HC 23 73 01 06 Previous Filing #:		HC 23 73 01 08.pdf
Approved	Cap On Losses From Certified Acts Of Terrorism	G-3435-0	01 08	Endorsement/Amendment/Conditions		0.00	G-3435-0.pdf
Approved	Disclosure Pursuant To Terrorism Risk Insurance Act	IH 09 85 01 08 (submitted for information only)	01 08	Disclosure/ Notice	Replaced Form #:0.00 IH 09 85 02 06 Previous Filing #:		IH 09 85 01 08.PDF
Approved	Offer Of Coverage - Terrorism Risk Insurance Act	GN 98 42 17 (ED. 01/08) (submitted for information only)	01 08	Disclosure/ Notice	Replaced Form #:0.00 GN 98 42 16 Previous Filing #:		GN 98 42 17.pdf
Approved	Confirmation Of Coverage Election - Terrorism Risk Insurance Act	GN 98 47 16 (ED. 01/08) (submitted for information only)	01 08	Disclosure/ Notice	Replaced Form #:0.00 GN 98 47 15 Previous Filing #:		GN 98 47 16.pdf
Approved	Important Notice	G-3318-2	01 08	Disclosure/ New		0.00	G-3318-



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TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations

Product Name: Commercial General Liability

Project Name/Number: TRIPRA - Expedited Commercial General Liability Terrorism Forms/FN.13.408.2008.07 (F)

	To Policyholders (submitted	Notice		2.PDF
	Disclosure for			
	Pursuant To informatio			
	Terrorism Risk n only)			
	Insurance Act			
Approved	Important Notice G-3433-0 01 08	Disclosure/ New	0.00	G-3433-
	To Policyholders (submitted	Notice		0.PDF
	Regarding for			
	Terrorism Risk informatio			
	Insurance Act n only)			
Approved	Important Notice G-3434-0 01 08	Disclosure/ New	0.00	G-3434-
	To Policyholders (submitted	Notice		0.pdf
	Regarding for			
	Terrorism Risk informatio			
	Insurance Act n only)			





**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
CONDOMINIUM AND COOPERATIVE DIRECTORS AND OFFICERS LIABILITY COVERAGE FORM  
EDUCATORS LEGAL LIABILITY COVERAGE FORM  
EMPLOYEE BENEFITS LIABILITY COVERAGE FORM  
EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE PART  
LIBRARY ERRORS AND OMISSIONS LIABILITY COVERAGE FORM  
LIQUOR LIABILITY COVERAGE PART  
MANUFACTURERS' ERRORS AND OMISSIONS LIABILITY COVERAGE PART  
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART  
POLLUTION LIABILITY COVERAGE PART  
PRINTER'S ERRORS AND OMISSIONS LIABILITY COVERAGE FORM  
PRODUCT RECALL EXPENSE COVERAGE FORM  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART  
RAILROAD PROTECTIVE LIABILITY COVERAGE PART  
SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY NEW YORK DEPARTMENT OF TRANSPORTATION

- A.** A "Certified act of terrorism" means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism. The criteria contained in the federal Terrorism Risk Insurance Act, as amended (TRIA), for a "certified act of terrorism" includes the following:
1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and
  2. The act resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of an United States mission; and
  3. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.
- B.** If aggregate insured losses attributable to terrorist acts certified under TRIA exceeds \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under TRIA, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion and, in such case, insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.
- C.** The United States Department of the Treasury, will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of such insured losses that exceeds the applicable insurer deductible. However, if aggregate insured losses attributable to certified terrorist acts exceed \$100 billion in a Program Year (January 1 through December 31) the Treasury will not make any payment for any portion of the amount of such losses that exceeds \$100 billion.
- D.** The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part or Policy, such as losses excluded by the War Exclusion.



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **EXCLUSION OF CERTIFIED ACTS OF TERRORISM**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
CONDOMINIUM AND COOPERATIVE DIRECTORS AND OFFICERS LIABILITY COVERAGE FORM  
EDUCATORS LEGAL LIABILITY COVERAGE FORM  
EMPLOYEE BENEFITS LIABILITY COVERAGE FORM  
EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE PART  
LIBRARY ERRORS AND OMISSIONS LIABILITY COVERAGE FORM  
LIQUOR LIABILITY COVERAGE PART  
MANUFACTURERS' ERRORS AND OMISSIONS LIABILITY COVERAGE PART  
OWNERS AND CONTRACTORS PROTECTIVE LIABILITY COVERAGE PART  
POLLUTION LIABILITY COVERAGE PART  
PRINTER'S ERRORS AND OMISSIONS LIABILITY COVERAGE FORM  
PRODUCT RECALL EXPENSE COVERAGE FORM  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART  
RAILROAD PROTECTIVE LIABILITY COVERAGE PART  
SPECIAL PROTECTIVE AND HIGHWAY LIABILITY POLICY NEW YORK DEPARTMENT OF TRANSPORTATION

**A. This insurance does not apply to:**

**TERRORISM**

"Any injury or damage" arising, directly or indirectly, out of "a certified act of terrorism".

**B. The following definitions are added:**

1. For the purposes of this endorsement, "any injury or damage" means any injury or damage covered under any Coverage Form or Coverage Part to which this endorsement is applicable, and includes but is not limited to "bodily injury", "property damage", "personal and advertising injury", "injury", "damages", "wrongful acts" or "environmental damage" as may be defined in any applicable Coverage Form or Coverage Part.
2. A "Certified act of terrorism" means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism. The criteria contained in the federal Terrorism Risk Insurance Act, as amended (TRIA), for a "certified act of terrorism" includes the following:

- a. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and
- b. The act resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of an United States missions; and
- c. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

**C. The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part or Policy, such as losses excluded by the War Exclusion.**

POLICY NUMBER:  
EFFECTIVE DATE:  
EXPIRATION DATE:



**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

## **CAP ON LOSSES FROM CERTIFIED ACTS OF TERRORISM**

This endorsement modifies insurance provided under all lines of insurance in this policy subject to the Terrorism Risk Insurance Act.

### **A. Disclosure Of Federal Participation In Payment Of Terrorism Losses**

The United States Department of the Treasury will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of such insured losses that exceed the applicable insurer deductible. However, if aggregate insured losses attributable to certified acts of terrorism under the Terrorism Risk Insurance Act, as amended (TRIA), exceed \$100 billion in a Program Year (January 1 through December 31), the Treasury shall not make any payment for any portion of such losses that exceeds \$100 billion.

### **B. Cap On Certified Terrorism Losses**

A "Certified act of terrorism" means any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism. The criteria contained in TRIA, for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and
2. The act resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of an United States mission; and

3. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

If aggregate insured losses attributable to certified acts of terrorism under TRIA, exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under TRIA, we shall not be liable for the payment of any portion of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

### **C. Application Of Other Exclusions**

The terms and limitations of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, do not serve to create coverage for any loss which would otherwise be excluded under this Coverage Part or Policy, such as losses excluded by the Nuclear Hazard Exclusion, War Exclusion or the War And Military Action Exclusion.

POLICY NUMBER:



**THIS ENDORSEMENT IS ATTACHED TO AND MADE PART OF YOUR POLICY IN RESPONSE TO THE DISCLOSURE REQUIREMENTS OF THE TERRORISM RISK INSURANCE ACT.**

## **DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT**

<b>TERRORISM PREMIUM (CERTIFIED ACTS)</b>	
<b>Coverage:</b>	<b>Premium (if Covered):</b>
	\$
	\$
	\$
	\$

**A. Disclosure Of Premium**

In accordance with the federal Terrorism Risk Insurance Act, as amended (TRIA), we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for certified acts of terrorism under TRIA. The portion of your premium attributable to such coverage is shown above in this endorsement.

**B. Disclosure Of Federal Participation In Payment Of Terrorism Losses**

The United States Department of the Treasury will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of such insured losses that exceeds the applicable insurer deductible. However, if aggregate insured losses attributable to certified acts of terrorism under TRIA exceed \$100 billion in a Program Year (January 1 through December 31),

the Treasury shall not make any payment for any portion of such losses that exceeds \$100 billion.

**C. Cap On Insurer Participation In Payment Of Terrorism Losses**

If aggregate insured losses attributable to certified acts of terrorism under TRIA, exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under TRIA, we shall not be liable for the payment of any portion of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

**D. All other terms and conditions remain the same.**

- \* Although Certified Acts of Terrorism are excluded, this policy includes a charge of \$ for Fire resulting from Certified Acts of Terrorism in states that have a Standard Fire Policy Statute requiring such coverage as stated in the terrorism exclusion on your policy.

Applicant or Named Insured:



## OFFER OF COVERAGE - TERRORISM RISK INSURANCE ACT

In accordance with the federal Terrorism Risk Insurance Act, as amended (TRIA), we must make terrorism coverage available in the policies we offer. However, the actual coverage available under our policies for certified acts of terrorism is limited by the terms, conditions, exclusions and limits, or by endorsements to your policy or binder. Coverage may also be limited by generally applicable rules of law and by the terms of the coverage quote to which this offer is attached.

Any coverage for terrorist acts certified under TRIA made available in our policies is partially reinsured by the United States Department of the Treasury under a formula established by the Act. Under this formula, the federal share equals 85% of that portion of such insured losses that exceeds the applicable insurer deductible. However, if aggregate insured losses attributable to terrorist acts certified under TRIA exceed \$100 billion in a Program Year (January 1 through December 31) the Treasury will not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

If aggregate insured losses attributable to terrorist acts certified under TRIA exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion and, in such case, insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

If you decide to purchase coverage for certified acts of terrorism, the premium you will be required to pay for terrorism coverage is shown below. **Please be advised that this premium may be adjusted at audit if applicable.**

<b>TERRORISM PREMIUM:</b>	<b>\$</b>
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To accept this coverage, you must pay the additional terrorism premium. If you accept this coverage, but do not pay the additional premium, you agree that we have the right to attach an endorsement to your policy effective at the inception/renewal date of your policy, which will exclude certified acts of terrorism from coverage under your policy.

If you elect to purchase coverage for certified acts of terrorism, we reserve the right to exclude coverage for losses that are not eligible for federal reinsurance under the Act.

### TERRORISM EXCLUSION ON YOUR BINDER AND/OR POLICY AND ITS RENEWALS

The Act also gives you the right to reject our offer of terrorism coverage. You may reject such coverage by signing a written rejection statement and returning such document to us.

By signing the written rejection statement, you are affirmatively rejecting our offer and authorizing the attachment of a terrorism exclusion to your binder and/or policy and to all of its subsequent renewals.

If upon renewal of your policy you wish to have terrorism coverage provided, please contact your agent, broker or representative **prior to the inception of your renewal policy** and coverage provided by the act will be made available. You will then be quoted a premium for terrorism coverage, and if you decide you wish to purchase the coverage, the exclusion(s) will be removed from your renewal policy.

### REJECTION STATEMENT

On behalf of the Applicant or Named Insured shown above, the undersigned hereby:

- Rejects the offer of terrorism coverage;
- Acknowledges that an exclusion(s) of certified acts of terrorism losses will be made part of the policy; and
- Acknowledges that, unless the Named Insured requests that terrorism coverage be provided at renewal, an exclusion(s) of certified acts of terrorism losses will form a part of the policy and any subsequent renewals.

_____ Name	_____ Title	_____ Date
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Your signed written statement should be sent to us at the following address:

**The Hartford  
690 Asylum Avenue  
Hartford, CT 06115**

**Attention: [ Name of Designated Specialty person]  
FAX: [for designated person above]**



Policy Number:

Effective Date:



Named Insured and Address:

## CONFIRMATION OF COVERAGE ELECTION - TERRORISM RISK INSURANCE ACT

We have previously notified you that in accordance with the federal Terrorism Risk Insurance Act, as amended (TRIA), we must make terrorism coverage available in the policies we offer.

Any coverage for terrorist acts certified under TRIA made available in our policies is partially reinsured by the United States Department of the Treasury under a formula established by the Act. Under this formula, the federal share equals 85% of that portion of such insured losses that exceeds the applicable insurer deductible. However, if aggregate insured losses attributable to terrorist acts certified under TRIA exceed \$100 billion in a Program Year (January 1 through December 31) the Treasury will not make any payment for any portion of the amount of such losses that exceeds \$100 billion.

If aggregate insured losses attributable to terrorist acts certified under TRIA exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion and, in such case, insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

At that time we advised you that the premium for such terrorism coverage would be \$ \_\_\_\_\_. **Please be advised that this premium charge may be adjusted at audit if applicable.** As a result of our notification, you have made the following election:

Accepted Terrorism Coverage: ☐

Rejected Terrorism Coverage: ☐

If you accepted this coverage, but do not pay the additional premium, you agree that we have the right to attach an endorsement to your policy effective at the inception/renewal date of your policy, which will exclude certified acts of terrorism from coverage under your policy.

If you elect to purchase coverage for certified acts of terrorism, we reserve the right to exclude coverage for losses that are not eligible for federal reinsurance under the Act.

### **TERRORISM EXCLUSION ON YOUR BINDER AND/OR POLICY AND ITS RENEWALS**

If the "Rejected Terrorism Coverage" box above is checked, you have previously rejected such coverage by signing a written rejection statement and returning such document to us.

By doing so you have also authorized the attachment of a terrorism exclusion to your policy and/or binder. An exclusion of certified acts of terrorism will now form a part of your binder and/or your current policy and its subsequent renewals and is included with your policy or binder.

If upon renewal of your policy you wish to have terrorism coverage provided, please contact your agent, broker or representative **prior to the inception of your renewal policy** and coverage as required by the federal Terrorism Risk Insurance Act will be made available. You will then be quoted a premium for terrorism coverage, and if you decide to purchase the coverage, the exclusion(s) will be removed from your renewal policy.

Questions regarding your election can be directed to your agent or broker.



## IMPORTANT NOTICE TO POLICYHOLDERS

### DISCLOSURE PURSUANT TO TERRORISM RISK INSURANCE ACT

TERRORISM PREMIUM (CERTIFIED ACTS)	
Coverage:	Premium (if Covered):

#### A. Disclosure Of Premium

In accordance with the federal Terrorism Risk Insurance Act, as amended (TRIA), we are required to provide you with a notice disclosing the portion of your premium, if any, attributable to coverage for certified acts of terrorism under TRIA. The portion of your premium attributable to such coverage is shown above in this endorsement.

#### B. Disclosure Of Federal Participation In Payment Of Terrorism Losses

The United States Department of the Treasury will pay a share of terrorism losses insured under the federal program. The federal share equals 85% of that portion of such insured losses that exceeds the applicable insurer deductible. However, if aggregate insured losses attributable to certified acts of terrorism under TRIA exceed \$100 billion in a Program Year (January 1 through December 31),

the Treasury shall not make any payment for any portion of such losses that exceeds \$100 billion.

#### C. Cap On Insurer Participation In Payment Of Terrorism Losses

If aggregate insured losses attributable to certified acts of terrorism under TRIA, exceed \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under TRIA, we shall not be liable for the payment of any portion of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

- \* Although Certified Acts of Terrorism are excluded, this policy includes a charge of \$ for Fire resulting from Certified Acts of Terrorism in states that have a Standard Fire Policy Statute requiring such coverage as stated in the terrorism exclusion on your policy.



# IMPORTANT NOTICE TO POLICYHOLDERS REGARDING TERRORISM RISK INSURANCE ACT

On December 26, 2007, legislation was enacted extending the federal Terrorism Risk Insurance Act until December 31, 2014 (as amended, "TRIA" or the "Program"). The extension contained the following important changes which may reduce coverage provided under your policy.

## **Amendment of the definition of "Certified Acts of Terrorism"**

TRIA extended the reinsurance program within the United States Department of the Treasury, under which the federal government and the insurance industry share the risk of loss from future "certified acts of terrorism". Previously, TRIA defined "certified acts of terrorism" to include only acts of terrorism committed by an individual or individuals "acting on behalf of any foreign persons or foreign interest." This was commonly referred to as "foreign terrorism". Coverage for "domestic terrorism", or acts of terrorism perpetrated by persons with no ties to foreign persons or interest, was provided in accordance with the terms and conditions of your policy, unless specifically excluded. On policies effective on or after December 26, 2007, TRIA no longer distinguishes between foreign and domestic terrorism in its definition of "certified acts of terrorism."

For the duration of the Program, "certified acts of terrorism" will be defined in our policies as follows:

Any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act, as amended, (TRIA). The criteria contained in that Act for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and
2. The act resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and
3. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals acting as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

## **Clarification on the \$100 Billion Cap and Federal Participation**

For the duration of the Program, the federal share of losses, after the insurer satisfies its applicable deductible, is 85% of insured losses under the Program. If industry aggregate insured losses attributable to terrorist acts certified under TRIA exceed \$100 billion in a Program Year (January 1 through December 31), and we have met our insurer deductible, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and, in such case, insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury. Furthermore, if aggregate insured losses attributable to "certified acts of terrorism" under TRIA exceed \$100 billion in a Program Year (January 1 through December 31) the Treasury will not make any payment for any losses that exceed \$100 billion.

## **Policy Changes**

Pursuant to TRIA, we previously made coverage available to you for "certified acts of terrorism" in certain policies we offered, subject to the terms and conditions of your policy. If you elected to reject such coverage, an exclusion(s) for "certified acts of terrorism" was made a part of your policy at the time of your rejection. In accordance with the extension of TRIA, and due to, among other things, the inclusion of domestic terrorism in the definition of "certified acts of terrorism", we are required to again make terrorism coverage available to you, and such coverage is included in this renewal policy.

If you wish to reject coverage for "certified acts of terrorism", please contact your agent or broker and an exclusion(s) of "certified acts of terrorism" will be made part of your policy.

**Please contact your agent, broker or representative if you have questions**



# IMPORTANT NOTICE TO POLICYHOLDERS REGARDING TERRORISM RISK INSURANCE ACT

On December 26, 2007, legislation was enacted extending the federal Terrorism Risk Insurance Act until December 31, 2014 (as amended, "TRIA" or the "Program"). The extension contained the following important changes which may reduce coverage provided under your policy.

## **Amendment of the definition of "Certified Acts of Terrorism"**

TRIA extended the reinsurance program within the United States Department of the Treasury, under which the federal government and the insurance industry share the risk of loss from future "certified acts of terrorism". Previously, TRIA defined "certified acts of terrorism" to include only acts of terrorism committed by an individual or individuals "acting on behalf of any foreign persons or foreign interest". This was commonly referred to as "foreign terrorism". Coverage for "domestic terrorism", or acts of terrorism perpetrated by persons with no ties to foreign persons or interest, was provided in accordance with the terms and conditions of your policy, unless specifically excluded. On policies effective on or after December 26, 2007, TRIA no longer distinguishes between foreign and domestic terrorism in its definition of "certified acts of terrorism."

For the duration of the Program, "certified acts of terrorism" will be defined in our policies as follows:

Any act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the federal Terrorism Risk Insurance Act, as amended, (TRIA). The criteria contained in that Act for a "certified act of terrorism" include the following:

1. The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to TRIA; and
2. The act resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and
3. The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals acting as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

## **Clarification on the \$100 Billion Cap and Federal Participation**

For the duration of the Program, the federal share of losses, after the insurer satisfies its applicable deductible, is 85% of insured losses under the Program. If industry aggregate insured losses attributable to terrorist acts certified under TRIA exceed \$100 billion in a Program Year (January 1 through December 31), and we have met our insurer deductible, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and, in such case, insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury. Furthermore, if aggregate insured losses attributable to "certified acts of terrorism" under TRIA exceed \$100 billion in a Program Year (January 1 through December 31) the Treasury will not make any payment for any losses that exceed \$100 billion.

## **Policy Changes**

Pursuant to TRIA, we previously made coverage available to you for "certified acts of terrorism" in certain policies we offered, subject to the terms and conditions of your policy. If you elected to reject such coverage, an exclusion(s) for "certified acts of terrorism" was made a part of your policy at the time of your rejection. In accordance with the extension of TRIA, and due to, among other things, the inclusion of domestic terrorism in the definition of "certified acts of terrorism", we are required to again make coverage available to you. For the duration of this policy term, at no change in premium, current terrorism exclusions(s) are null and void. Attached to this notice are two endorsements to your policy to bring it into compliance with TRIA – Disclosure Pursuant To Terrorism Risk Insurance Act and Cap On Losses From Certified Acts Of Terrorism.

At renewal we will provide you with an offer of coverage for “certified acts of terrorism” and such coverage will be included on your renewal policy unless you reject the offer by signing a rejection notice. If you wish to reject our offer of terrorism coverage, please contact your agent or broker prior to renewal and an exclusion(s) of “certified acts of terrorism” will be made part of your renewal policy.

**Please contact your agent, broker or representative if you have questions**

SERFF Tracking Number:	HART-125531199	State:	Arkansas
First Filing Company:	Hartford Casualty Insurance Company, ...	State Tracking Number:	EFT \$50
Company Tracking Number:	FN.13.408.2008.07 (F)		
TOI:	17.0 Other Liability - Claims Made/Occurrence	Sub-TOI:	17.0000 Other Liability Sub-TOI Combinations
Product Name:	Commercial General Liability		
Project Name/Number:	TRIPRA - Expedited Commercial General Liability Terrorism Forms/FN.13.408.2008.07 (F)		

## Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: HART-125531199 State: Arkansas  
First Filing Company: Hartford Casualty Insurance Company, ... State Tracking Number: EFT \$50  
Company Tracking Number: FN.13.408.2008.07 (F)  
TOI: 17.0 Other Liability - Claims Made/Occurrence Sub-TOI: 17.0000 Other Liability Sub-TOI Combinations  
Product Name: Commercial General Liability  
Project Name/Number: TRIPRA - Expedited Commercial General Liability Terrorism Forms/FN.13.408.2008.07 (F)

## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 03/14/2008

**Comments:**  
Expedited Filing Transmittal Document for Terrorism Forms.

**Attachment:**  
AR TRIA FILING TRANSMITTAL1.pdf

**Satisfied -Name:** Explanatory Memorandum **Review Status:** Approved 03/14/2008

**Comments:**  
Explanatory Memorandum attached.

**Attachment:**  
CW\_GL\_Forms Ex. Memo.pdf



**EXPEDITED FILING TRANSMITTAL DOCUMENT  
FOR TERRORISM RISK INSURANCE FORMS AND PRICING**

Page 1 of 2

This page applies to the following state(s) \_\_\_\_\_

- ☒ Filing Related to *Certified Losses*  
☐ Filing Related to *Non-Certified Losses*  
☐ Filing Applicable to Both Certified and Non-Certified Losses

Department Use only

Company Name(s)	Domicile	NAIC #	FEIN#
Hartford Fire Insurance Company	Connecticut	091-19682	06-0383750
Hartford Accident and Indemnity Company	Connecticut	091-22357	06-0383030
Hartford Casualty Insurance Company	Indiana	091-29424	06-0294398
Hartford Underwriters Insurance Company	Connecticut	091-30104	06-1222527
Twin City Fire Insurance Company	Indiana	091-29459	06-0732738
Hartford Insurance Company of the Midwest	Indiana	091-37478	06-1008026
Property and Casualty Insurance Company of Hartford	Indiana	091-34690	06-1276326

**Contact info for Filer**

Name and address of Filer(s)	Telephone #	FAX #	e-mail
Jane Croucher Hartford Plaza, Hartford, CT 06115	(860) 547-3175	(860) 547-4849	jane.croucher @TheHartford.com

**Filing Information**

Line of Insurance (see attachment)	17.000 Other Liability - Commercial General Liability
Company Program Title (Marketing title) (if applicable)	
Filing Type** see note below	Endorsements
This application is used with:	HG 00 01, HC 00 34, HC 00 67, HC 00 55, HC 00 45, CG 00 33, HC 00 44, CG 00 09, CG 00 39, HC 00 16, HC 00 32, HG 00 37, CG 00 35, CG 00 14
Effective Date Requested	12/26/2007
Filing Date	3/12/08
Company Tracking Number	FN.13.408.2008.07 (F)
Date filing approved in domiciliary state, if applicable	Not approved yet. Filed on same date as this filing.

	Component/Form Name /Description/Synopsis	Form# or Rate Page Include edition date	Replacement Or Withdrawn?	If replacement, give form # or rate page(s) it replaces	Previous State Filing Number, if required by state
01	Cap On Losses From Certified Acts Of Terrorism	HC 23 70 01 08	[ X ] Replacement [ ] Withdrawn [ ] Neither	HC 23 70 01 06	
02	Exclusion Of Certified Acts Of Terrorism	HC 23 73 01 08	[ X ] Replacement [ ] Withdrawn [ ] Neither	HC 23 73 01 06	

To be complete, a filing must include the following:

- A completed Expedite Filing Transmittal Document for each insurer or advisory organization.
- One copy of each endorsement, disclosure form or other policy language, unless the insurer has given an advisory organization authorization to file them on its behalf.
- A copy of the rates, rating systems and supporting documentation.
- The appropriate filing fees, if required.
- A postage-paid, self-addressed envelope **large enough to accommodate the return.**

The insurer(s) submitting this filing certifies that it:

- ☒ Is in compliance with the terms of the Terrorism Risk Insurance Act, as amended, and the laws of this state; and  
☒ Is in compliance with the requirements of the bulletin containing the voluntary expedited filing procedures.

*Jane Croucher*

Signature

Jane Croucher  
Printed Name

Product Consultant  
Title

	<b>Component/Form Name /Description/Synopsis</b>	<b>Form# or Rate Page Include edition date</b>	<b>Replacement Or Withdrawn?</b>	<b>If replacement, give form # or rate page(s) it replaces</b>	<b>Previous State Filing Number, if required by state</b>
03	Cap On Losses From Certified Acts Of Terrorism	G-3435-0	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
04	Offer Of Coverage - Terrorism Risk Insurance Act	GN 98 42 17 (ED. 01/08) (submitted for information only)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	GN 98 42 16	
05	Confirmation Of Coverage Election - Terrorism Risk Insurance Act	GN 98 47 16 (ED. 01/08) (submitted for information only)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	GN 98 47 15	
06	Disclosure Pursuant To Terrorism Risk Insurance Act	IH 09 85 01 08 (submitted for information only)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	IH 09 85 02 06	
07	Important Notice To Policyholders Disclosure Pursuant To Terrorism Risk Insurance Act	G-3318-2 (submitted for information only)	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
08	Important Notice To Policyholders Regarding Terrorism Risk Insurance Act	G-3433-0 (submitted for information only)	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
09	Important Notice To Policyholders Regarding Terrorism Risk Insurance Act	G-3434-0 (submitted for information only)	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
10			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
11			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
12			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		

**EXPLANATORY MEMORANDUM  
TERRORISM FORMS FILING  
GENERAL LIABILITY  
Our Company Filing Number: FN.13.408.2008.07 (F)**

**Introduction**

In response to the Terrorism Risk Insurance Program Reauthorization Act of 2007 we are submitting revised versions of our previously filed and approved terrorism forms and a new interim form. The changes are consistent with the revisions made by ISO in response to the Terrorism Risk Insurance Program Reauthorization Act of 2007.

**Part I  
Revised Forms**

<b>HC 23 70 01 08 – Cap On Losses From Certified Acts Of Terrorism replaces HC 23 70 01 06</b>
--

**HC 23 70** has been revised to:

- Remove any reference to "2002";
- Revise the definition of "certified acts" to delete the text "acting on behalf of any foreign person or foreign interest and include a provision, as required by TRIA, that the act of terrorism must result in damage within the United States, or outside the United States in the case of certain air carrier or vessel or the premises of a United States mission;
- Add reference to the aggregate cap advising the insured that all insured losses are subject to pro rata allocation when aggregate insured losses exceed \$100 billion;
- Disclose the federal participation in payment of terrorism losses; and
- Advise the insured that the terms and conditions of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, does not serve to create coverage for any loss which would otherwise be excluded.

<b>HC 23 73 01 08 – Exclusion Of Certified Acts Of Terrorism replaces HC 23 73 01 06</b>
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**HC 23 73** has been revised to

- Remove any reference to "2002";
- Revise the definition of "certified acts" to delete the text "acting on behalf of any foreign person or foreign interest and include a provision, as required by TRIA, that the act of terrorism must result in damage within the United States, or outside the United States in the case of certain air carrier or vessel or the premises of a United States mission; and
- Advise the insured that the terms and conditions of any terrorism exclusion, or the inapplicability or omission of a terrorism exclusion, does not serve to create coverage for any loss which would otherwise be excluded.

For policies processed on or after 3/15/08, the applicable revised endorsement will be attached based on whether the insured has accepted or rejected certified acts of terrorism coverage under TRIA

**Informational**

The following revised Disclosure Notices are provided to you for informational purposes only. They will be utilized on Quotes, Binder and New or Renewal Policies in compliance with the Terrorism Risk Insurance Program Reauthorization Act of 2007.

They have been revised to provide clear and conspicuous notice to the insured of the existence of the \$100,000,000 cap and fix the federal share of compensation at 85% of insured losses that exceeds the applicable retention and disclose the federal participation in payment of terrorism losses.

**GN 98 42 17** Offer of Coverage – Terrorism Risk Insurance Act replaces **GN 98 42 16**.  
**GN 98 47 16** Confirmation Of Coverage Election – terrorism Risk Insurance Act replaces **GN 98 47 15**.  
**IH 09 85 01 08** Disclosure Pursuant to Terrorism Risk Insurance Act replaces **IH 09 85 02 06**.  
**G-3318-2** Disclosure Pursuant to Terrorism Risk Insurance Act replaces **G-3318-0**.



The following new Disclosure Notice announces the extension of TRIA and will be used on renewal policies for one year.

#### **G-3433-0 Important Notice To Policyholders Regarding Terrorism Risk Insurance Act**

This disclosure notice has been created to advise policyholders of changes being made to their policies in accordance with TRIA. The notice advises the policyholder that the definition of "certified acts of terrorism" has been changed so that it no longer distinguishes between foreign and domestic acts of terrorism. It discloses the federal participation limit and the federal and insurer cap on losses arising out of "certified acts of terrorism" as required under TRIA. Policyholders are also advised that due to the inclusion of domestic terrorism in the definition of "certified acts of terrorism" we are required to again make terrorism coverage available to them.

#### **Part II**

The Treasury has given insurers until 03/31/08 to bring policy forms and disclosure notices in compliance with new definitions and provisions under the amended act.

The forms below will be attached to a mailing sent to policyholders with policies that are effective 12/26/07 and later, but are processed prior to 3/15/08 (our system programming date). **These interim policy forms will only be used for this one time mailing.**

The forms reflect the necessary changes to bring our policy forms and disclosure notices into full compliance. Policies that are processed after 3/15/08 will have the Revised Forms shown above in Part I.

#### **G-3435-0 Cap On Losses From Certified Acts Of Terrorism**

This is an interim interline policy form. The form is to be attached to existing policies and is being sent as part of a mailing to disclose to policyholders that the definition for "certified acts of terrorism" has been revised and that it no longer distinguishes between foreign and domestic acts of terrorism. It discloses the federal participation limit and the federal and insurer payment cap on losses arising out of "certified acts of terrorism" as now required the amended act.

**This interim policy form will only be used for this one time mailing.**

This language is substantially similar to the language approved in ISO's recent form filing, but contains one additional update. Our form includes a provision, as required under TRIA, that the act of terrorism must result in damage within the United States, or outside the United States in the case of certain air carrier or vessel or the premises of a United States mission.

A disclosure notice (G3434-0 listed below) will be sent to all policyholders fully explaining the changes in definition of certified acts of terrorism, the federal participation limit and the federal and insurer cap on terrorism losses, in accordance with applicable laws

#### **Informational**

The following new Disclosure Notice is provided to you for informational purposes only. This new disclosure will be attached to policies that are subject to TRIA that are effective 12/26/07 and later but processed prior to 3/15/08 (our system programming date). Policies processed after 3/15/08 will have the applicable Revised Disclosure Notices shown above in Part I attached based on whether the insured has accepted or rejected certified acts of terrorism coverage under TRIA.

**This interim Disclosure Notice will only be used for this one time mailing.**

The language in this new disclosure is substantially similar to the language approved in ISO's recent form filing, but contains one additional update. Our form includes a provision, as required by TRIA, that the act of terrorism must result in damage within the United States, or outside the United States in the case of certain air carrier or vessel or the premises of a United States mission.

#### **G-3434-0 Important Notice To Policyholders Regarding Terrorism Risk Insurance Act**

This disclosure notice has been created to advise policyholders of changes being made to their policies in accordance with TRIA.

The notice will advise policyholder that the definition of "certified acts of terrorism" has been changed so that it no longer distinguishes between foreign and domestic acts of terrorism. It will disclose the federal participation limit and the federal and insurer cap on losses arising out of "certified acts of terrorism" as required under TRIA.

Policyholders will be advised that if they had previously elected to reject coverage for foreign acts of terrorism and an exclusion was attached to their policies, such exclusion is now null and void; that full coverage for certified acts of terrorism in accordance with TRIA will be provided at no additional charge until renewal; that at renewal we will make available coverage for certified acts of terrorism in accordance with TRIA; and that they will again have the option of accepting or rejecting that coverage.

**RULE:** A Rule Explanatory is being filed under separate cover.

Prepared by:

*Elizabeth S. Shepard*

Elizabeth S. Shepard, CPCU  
Product Specialist, AR&PD  
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